

Information to identify the case:

Debtor 1	<u>Michael T. Martin Sr.</u>	Social Security number or ITIN	xxx-xx-0956
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Tracey L. Martin</u>	Social Security number or ITIN	xxx-xx-4486
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-21645-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael T. Martin Sr.
dba Integ Holdings

Tracey L. Martin
dba Integ Holdings

9/22/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michael T. Martin, Sr.
 Tracey L. Martin
 Debtors

Case No. 17-21645-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 3
 Total Noticed: 100

Date Rcvd: Sep 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2017.

db/jdb +Michael T. Martin, Sr., Tracey L. Martin, 7 Morningstar Court,
 Sicklerville, NJ 08081-4926

cr +WELLS FARGO BANK, N.A., Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

517035255 +8x8 Communications, 2125 O'Nel Dr., San Jose, CA 95131-2032

516869008 AMCOL Systems, 111 Lakewood Road, Columbia, SC 29210

516869013 ATCF II New Jersey, LLC, c/o Mtag Services, PO Box 54292, New Orleans, LA 70154-4292

516869006 +Abbott Plumbing, Inc., 1337 Sunset Ave., Williamstown, NJ 08094-9514

516869012 +Assured Partners of NJ, LLC, DBA AJM Insurance Management, 1317 Route 73, Suite 101,
 Mount Laurel, NJ 08054-2202

516869016 +BAC Local 1 of PA-DE, 2791 Southampton Road, Suite 1, Philadelphia, PA 19154-1211

516869020 Berkshire Bank f/k/a First Choice Bank, 24 North Street, PO Box 1308,
 Pittsfield, MA 01202-1308

516869021 +Borough of Clayton, 125 North Delsea Drive, Clayton, NJ 08312-1698

516869023 Camden County Municipal Utilities Auth., Regional Sewer Service, PO Box 1105,
 Bellmawr, NJ 08099-5105

516869024 +Cherry Hill Classic Cars, 2000 Route 70 East, PO Box 4310, Cherry Hill, NJ 08034-0652

516869025 +City of Camden, Customer Service Center, 69 DeVoe Place, Hackensack, NJ 07601-6105

516869026 +Cooper Levenson PA, 1125 Atlantic Ave., 3rd Floor, Atlantic City, NJ 08401-4812

516869031 +Cubsmart, 425 Delsea Drive, Sewell, NJ 08080-9337

516869032 +Defined Capital, LLC, PO Box 653, Montvale, NJ 07645-0653

516869033 Diagnostic Pathology Consultants, 520 E. 22nd Street, Lombard, IL 60148-6110

517035257 +Dr. Eulo Chiropractic Center, 438 Ganttown Road, Suite A-1, Sewell, NJ 08080-1886

516869035 Duane Morris, LLP, 30 South 17th Street, Philadelphia, PA 19103-4196

516869036 +Elbert Adams, 2 North Central Ave., Sicklerville, NJ 08081-9350

516869040 +GB Collects, LLC, 1253 Haddonfield-Berlin Road, Voorhees, NJ 08043-4847

517035258 Garden State Radiology, 28077 Network Place, Chicago, IL 60673-1280

516869041 +Gloucester Soil Conservation District, 14 Parke Place Blvd., Suite C,
 Sewell, NJ 08080-2662

516869042 +Gloucester Township MUA, 71 W. Landing Road, PO Box 216, Blackwood, NJ 08012-0216

517020830 +Gloucester Township Municipal Utility Authority, Leonard J. Wood, Esquire,
 1250 Chews Landing Road, Suite 1, Laurel Springs, NJ 08021-2816

516869043 +Gloucester Township Tax Collector, 1261 Chews Landing-Clementon Road, PO Box 8,
 Blackwood, NJ 08012-0008

516869044 Hayt, Hayt & Landau, LLC, Two Industrial Way, PO Box 500, Eatontown, NJ 07724-0500

516869048 +Investors Bank f/k/a Roma Bank, 101 JFK Parkway, Short Hills, NJ 07078-2793

516869049 +Joseph D. Kaplan & Son, 70 N. Montgomery Street, Trenton, NJ 08608-1808

516869050 +KML Law Group, P.C., 216 Haddon Ave., Suite 406, Collingswood, NJ 08108-2812

516869051 Kreck, Wood & Hallowell Assoc. Inc., c/o Robert A. Del Sordo, 322 West Clements Bridge Road,
 Runnemede, NJ 08078-1914

516869052 +LabCorp Raritan, 69 First Ave, Raritan, NJ 08869-1899

516869053 +Laborers' District Council Benefit Fund, PO Box 37003, Philadelphia, PA 19122-0703

516869054 +McGrann Insulation, 1200 Haddonfield-Berlin Road, Voorhees, NJ 08043-4850

516869055 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar, 350 Highland Drive, Lewisville, TX 75067)

516869056 +NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099

517053505 +NCO, 20 E. Clementon Road, #102 N, Gibbsboro, NJ 08026-1165

516869058 New York City Dept. of Finance, Parking Violations, Church Street Station, PO Box 3600,
 New York, NY 10008-3600

516869059 Ocwen Loan Servicing, LLC, PO Box 24738, West Palm Beach, FL 33416-4738

516869060 Pennsylvania Dept. of Labor & Industry, Office of UC Tax Services, 651 Boas Street,
 Harrisburg, PA 17121-0750

516869061 Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020

517035260 +ProCo, PO Box 2462, Aston, PA 19014-0462

516869062 +Professional Account Management, LLC, PO Box 37038, Washington, DC 20013-7038

516869065 +Recon Ortho Assoc II PC, PO Box 757910, Philadelphia, PA 19175-7910

516869066 +Richmond Emergency Physicians, Inc., 5801 Bremono Road, Richmond, VA 23226-1907

516869067 +SB Muni Custodian/LBNJ, 200 South Park Rd., Suite 320, Hollywood, FL 33021-8542

517035259 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: NJ Division of Taxation, Bankruptcy Section, PO Box 245,
 Trenton, NJ 08695-0245)

517033818 +Shirleen Bridgewater, c/o Joseph D. Kaplan & Son, P.C., 70 North Montgomery Street,
 Trenton, New Jersey 08608-1808

516869068 +Shirleen Bridgewater, 210 Highland Ave., Lawrence Township, NJ 08618-4006

516869070 +South Jersey Engineers, LLC, PO Box 1406, 479 Centennial Blvd., Voorhees, NJ 08043-3802

516869071 +South Jersey Gas, Customer Care Center, PO Box 577, Hammonton, NJ 08037-0577

516869072 State of New Jersey, PO Box 379, Trenton, NJ 08625-0379

516869077 +Stern & Eisenberg, PC, 1040 N. Kings Hwy, Suite 407, Cherry Hill, NJ 08034-1925

517022843 +TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507

517033925 +TD Bank, NA, Attn Richard J. Tracy III, Esq., 30 Montgomery Street, Suite 1205,
 Jersey City, NJ 07302-3835

516869078 +Tanya Dunn, 180 S. Dennis Drive, Clayton, NJ 08312-1232

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Date Rcvd: Sep 22, 2017

516869082 +Tower Lien, LLC, 1345 Avenue of the Americas, 46th Floor, New York, NY 10105-4302
516869083 +Turnbrook Associates, 900 Route 168 #B5, Blackwood, NJ 08012-3205
516869084 +U.S. Dept. of Education/GL, 2401 International, PO Box 7859, Madison, WI 53707-7859
516869085 +++US BANK CUST. CRESTOR CAP. LLC, 2 LIBERTY PLACE, 50 S 16TH ST STE 1960,
PHILADELPHIA PA 19102-2517
(address filed with court: US Bank Cust. Crestor Cap. LLC, 2 Liberty Place,
50 South 16th St. Suite 1950, Philadelphia, PA 19102)
516869086 +++US BANK CUT. FOR PROCAP II, LLC, 2 LIBERTY PLACE, 50 S 16TH ST STE 1960,
PHILADELPHIA PA 19102-2517
(address filed with court: US Bank Cut. for ProCap II, LLC, 2 Liberty Place,
50 South 16th St. Suite 1950, Philadelphia, PA 19102)
516993819 US DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
516869089 Virtua Health, PO Box 6007, Bellmawr, NJ 08099
516869088 +Virtua Health, Attn Virtua Patient Accounting, 2000 Crawford Place, Suite 100,
Mt Laurel, NJ 08054-3920
517035262 +Virtua Medical Group, 2000 Crawford Place, Suite 100, Mt. Laurel, NJ 08054-3920
516869090 Virtua Medical Group, PA, PO Box 6028, Bellmawr, NJ 08099-6028
517035263 +Virtua West Jersey, 2000 Crawford Place, Suite 100, Mt. Laurel, NJ 08054-3920
516921458 +Wells Fargo Bank National Association, Robertson, Anschutz & Schneid, P.L.,
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
516869091 +Wells Fargo Trustee for Option One etc., 9062 Old Annapolis Road, Columbia, MD 21045-2479
516869092 William L. Waldman, Esq., LeClair Ryan, 1 Riverfront Plaza, Newark, NJ 07102

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 22 2017 21:37:22 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 22 2017 21:37:22 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516869011 EDI: ARSN.COM Sep 22 2017 21:43:00 ARS National Services, Inc., PO Box 463023,
Escondido, CA 92046-3023
516869007 EDI: AFNIRECOVERY.COM Sep 22 2017 21:43:00 Afni, Inc., 1310 MLK Drive, PO Box 3517,
Bloomington, IL 61702-3517
516869009 EDI: AMEREXPR.COM Sep 22 2017 21:43:00 American Express, PO Box 981535,
El Paso, TX 79998-1535
516928868 EDI: BECKLEE.COM Sep 22 2017 21:43:00 American Express Bank, FSB, c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
516869010 +EDI: RMCB.COM Sep 22 2017 21:43:00 American Medical Collection Agency,
4 Westchester Plaza, Building 4, Elmsford, NY 10523-1615
517054549 EDI: RESURGENT.COM Sep 22 2017 21:43:00 Ashley Funding Services, LLC its successors and,
assigns as assignee of Laboratory, Corporation of America Holdings,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516869015 +E-mail/Text: bankruptcy@pepcoholdings.com Sep 22 2017 21:37:17 Atlantic City Electric,
5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
516869017 EDI: BANKAMER.COM Sep 22 2017 21:43:00 Bank of America, PO Box 982235,
El Paso, TX 79998-2235
516869018 EDI: BANKAMER.COM Sep 22 2017 21:43:00 Bank of America, PO Box 982238,
El Paso, TX 79998-2238
516869039 EDI: BANKAMER.COM Sep 22 2017 21:43:00 FIA Card Services, N.A., 4161 Piedmont Pky,
Greensboro, NC 27410
516869019 +EDI: TSYS2.COM Sep 22 2017 21:43:00 Barclay's Bank Delaware, 125 S. West St.,
Wilmington, DE 19801-5014
516869022 E-mail/Text: suterar@cityofrochester.gov Sep 22 2017 21:37:30 Bureau of Parking Violations,
City of Rochester, NY, 42 South Ave., Rochester, NY 14604-1794
517035256 +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Sep 22 2017 21:37:30 Comcast,
1490 Haddonfield-Berlin Road, Cherry Hill, NJ 08003-3652
516869027 +E-mail/Text: mhumphrey@creditadjustmentboard.com Sep 22 2017 21:37:31
Credit Adjustment Board, Inc, 306 East Grace Street, Richmond, VA 23219-1795
516869029 +EDI: CCS.COM Sep 22 2017 21:43:00 Credit Collection Services, 725 Canton Street,
Norwood, MA 02062-2679
516869028 +EDI: CCS.COM Sep 22 2017 21:43:00 Credit Collection Services, PO Box 607,
Norwood, MA 02062-0607
516869030 +EDI: CREDPROT.COM Sep 22 2017 21:43:00 Credit Protection Association, LP, 13355 Noel Road,
Dallas, TX 75240-6837
516869034 +EDI: ESSL.COM Sep 22 2017 21:43:00 Dish Network, 9601 South Meridian Blvd.,
Englewood, CO 80112-5905
516869038 +EDI: BANKAMER.COM Sep 22 2017 21:43:00 FIA Card Services, N.A., 655 Papermill Road,
Newark, DE 19711-7500
516869037 +E-mail/Text: CollectionsDept@figfcu.org Sep 22 2017 21:37:13 Farmers Insurance Group,
4680 Wilshire Blvd., Los Angeles, CA 90010-3807
516869045 EDI: IRS.COM Sep 22 2017 21:43:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
516869057 +E-mail/Text: egssupportservices@egscorp.com Sep 22 2017 21:37:25 NCO,
Attn Expert Global Solutions, 507 Prudential Road, Horsham, PA 19044-2308
516869064 +E-mail/Text: Supportservices@receivablesperformance.com Sep 22 2017 21:37:32
Receivables Performance Management LLC, 20816 44th Ave. W., Lynnwood, WA 98036-7744
516869069 +E-mail/Text: birminghamtops@sba.gov Sep 22 2017 21:37:28 Small Business Administration,
801 Tom Martin Drive, Suite 120, Birmingham, AL 35211-6424
516869080 +EDI: TDBANKNORTH.COM Sep 22 2017 21:43:00 TD Bank, Operations Center, PO Box 219,
Lewiston, ME 04243-0219

District/off: 0312-1

User: admin
Form ID: 318

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Date Rcvd: Sep 22, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516869079 +EDI: TDBANKNORTH.COM Sep 22 2017 21:43:00 TD Bank, Operations Center,
32 Chestnut Street, Lewiston, ME 04240-7744
516869081 +EDI: TDBANKNORTH.COM Sep 22 2017 21:43:00 TD Bank N.A., PO Box 8400,
Lewiston, ME 04243-8400
516869087 +EDI: VERIZONWIRE.COM Sep 22 2017 21:43:00 Verizon Wireless, PO Box 26055,
Minneapolis, MN 55426-0055

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516869014* ATCF II New Jersey, LLC, c/o Mtag Services, PO Box 54292, New Orleans, LA 70154-4292
516869046* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516869047* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516869063* +Professional Account Management, LLC, PO Box 37038, Washington, DC 20013-7038
517035261* +Receivables Performance Management LLC, 20816 44th Ave. W., Lynnwood, WA 98036-7744
517053504* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: NJ Division of Taxation, Bankruptcy Section, P.O. Box 245,
Trenton, NJ 08695-0245)
516869073* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Compliance Unit - Bankruptcy, PO Box 245,
Trenton, NJ 08695-0267)
516869074* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Compliance Unit - Bankruptcy, PO Box 245,
Trenton, NJ 08695-0267)
516869075* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Compliance Unit - Bankruptcy, PO Box 245,
Trenton, NJ 08695-0267)
516991742* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of Treasury,
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
516869076* State of New Jersey, PO Box 379, Trenton, NJ 08625-0379

TOTALS: 0, * 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2017 at the address(es) listed below:

Andrew Sklar on behalf of Trustee Andrew Sklar andy@sklarlaw.com,
NJ43@ecfcbis.com;dolores@sklarlaw.com
Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK
as Trustee for FIRST HORIZON ALTERNATIVE MORTGAGE SECURITIES TRUST 2006-FA6
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Miriam Rosenblatt on behalf of Creditor WELLS FARGO BANK, N.A. bkyecf@rasflaw.com,
mrosenblatt@rasflaw.com
Nona Ostrove on behalf of Debtor Michael T. Martin, Sr. nostrove@ostrovelaw.com
Nona Ostrove on behalf of Joint Debtor Tracey L. Martin nostrove@ostrovelaw.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7